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Sub	stitute for form 1449/PT0	)		Complete if Known		
				Application Number	10/815,190-Conf. #7517	
- IN	IFORMATIC	N DI	SCLOSURE	Filing Date	March 31, 2004	
S	TATEMENT	BY A	APPLICANT	First Named Inventor	Kathleen Tyson-Quah	
				Art Unit	3696	
	(Use as many	sheets as	necessary)	Examiner Name	F. Poinvil	
Sheet	1	of	2	Attorney Docket Number	320529195US5	

U.S. PATENT DOCUMENTS							
Examiner	Cite No.1	Document Number  Number-Kind Code <sup>2</sup> ( if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevan Figures Appear		
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Examiner Initials*	Cite No.1	Foreign Patent Document  Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>6</sup> (# known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T <sup>e</sup>		
		WO 99/05633	02-04-1999	Main Street Marketing		F		
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Sheet	2	of	2	Attorney Docket Number	320529195US5	

Examiner Initials	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T
		Hollis, "Managing payment system risk: to keep financial protection unbroken, coordinate safety plans with bank," Corporate Cashflow Magazine, v. 13, n. 10, pp. 28-50. Sept 1992.	
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